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I hereby certify that this correspondence is being deposited with the United Postal Service, with sufficient postage, as first class mail in an envelope addressed to:

Commissioner for Patents Washington, D.C. 20231 on June 17, 2002

Date of Deposit

Gregory H. Zayia – Reg. No. 48,059

Name of applicant, assignee or Registered Representative

Signature

Date of Signature

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Technology Center 2100

Our Case No.: 9683/98

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Serial No.:

Shuji Sasaki et al.

10/037,293

Filing Date: December 21, 2001

Settlement Processing Method and Settlement Processing System

Examiner: To Be Assigned

Group Art Unit No.: 2152

INFORMATION DISCLOSURE STATEMENT

Commissioner for Patents Washington, D.C. 20231

Dear Sir:

In compliance with the duty of disclosure under 37 C.F.R. § 1.56, it is respectfully requested that this Information Disclosure Statement be entered and the documents (A1-A2) listed on the attached Form PTO-1449 be considered by the Examiner and made of record. Copies of the listed documents required by 37 C.F.R. § 1.98(a)(2) are enclosed for the convenience of the Examiner. A copy of the European Search Report is also enclosed.

8. 12

In accordance with 37 C.F.R. § 1.97(g),(h), this Information Disclosure Statement

is not to be construed as a representation that a search has been made and is not to be

construed to be an admission that the information cited is, or is considered to be,

material to patentability as defined in 37 C.F.R. § 1.56(b).

This Information Disclosure Statement is being filed prior to the receipt of the first

Official Action reflecting an examination on the merits and hence is believed to be timely

filed in accordance with 37 C.F.R. § 1.97(b). No fees are believed to be due in

connection with the filing of this Information Disclosure Statement. However, should

any fees under 37 C.F.R. §§ 1.16 to 1.21 be deemed necessary for any reason relating

to this material, the Commissioner is hereby authorized to deduct the fees from Brinks

Hofer Gilson & Lione Deposit Account No. 23-1925. A duplicate copy of this document

is enclosed.

Applicants respectfully request that the listed documents be made of record in

the present case.

Respectfully submitted,

Gregory H. Layie

Registration No. 48,059

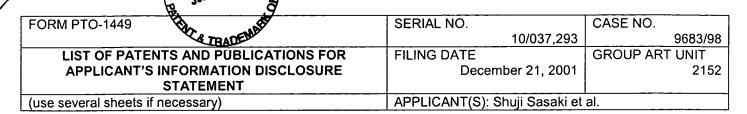
Agent for Applicants

BRINKS HOFER GILSON & LIONE P.O. Box 10395

Chicago, IL 60610

(312) 321-4200

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REFERENCE DESIGNATION U.S. PATENT DOCUMENTS

EXAMINER		DOCUMENT			CLASS/	FILING
INITIAL		NUMBER	DATE	NAME	SUBCLASS	DATE
	A1	5,280,625	01/18/1994	Howarter et al.		

FOREIGN PATENT DOCUMENTS

EXAMINER		DOCUMENT			CLASS/	TRANS	LATION
INITIAL		NUMBER	DATE	COUNTRY	SUBCLASS	YES	NO
	A2	WO 98/43427	10/01/1998	PCT			Х

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EXAMINER	DATE CONSIDERED

EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

Rev. Dec.-99